Case 16-17876 Doc 1 Filed 05/27/16 Entered 05/27/16 14:44:35 Desc Main Document Page 1 of 10 Fill in this information to identify your case: United States Bankruptcy Court for the: Northern District of Illinois Case number (If known): Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Check if this is an Chapter 13 amended filing Official Form 101 Voluntary Petition for Individuals Filing for Bankruptcy 12/15 The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **Identify Yourself** About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): 1. Your full name Write the name that is on your government-issued picture First name identification (for example, your driver's license or passport). Middle name Middle name Bring your picture Last name identification to your meeting Last name with the trustee. Suffix (Sr., Jr., II, III) Suffix (Sr., Jr., II, III) 2. All other names you have used in the last 8 First name First name vears H Middle name Include your married or maiden names. Last name First name Middle name Last name xxx - xx - 4 29 3. Only the last 4 digits of your Social Security number or federal OR Individual Taxpaver

(ITIN)

Identification number

9xx - xx -

9 xx - xx -_____

Debtor 1

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Case number (if known)_

| 198000 | | About Debtor 1: | About Debtor 2 (Spouse Only in a Joint Case): |
|---------|---|---|--|
| 4. | Any business names and Employer Identification Numbers | I have not used any business names or EINs. | ☐ I have not used any business names or EINs. |
| | (EIN) you have used in the last 8 years | Business name | Business name |
| | Include trade names and doing business as names | Business name | Business name |
| | | EIN | EIN |
| | | EIN | EIN |
| 5. | Where you live | Any five design and a first of the second and the contract of | If Debtor 2 lives at a different address: |
| | | 2736 W. Van Buren St Number Street | Number Street |
| | | Chicago II. 60612 City State ZIP Code Cook | City State ZIP Code |
| | | County | County |
| | | If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. | If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address. |
| | | Number Street | Number Street |
| | | P.O. Box | P.O. Box |
| nesagas | kka tillagkalang strekt vi kulummya sés kulumkan kasa sebendi sés sebendi séhali di dan pangla besik kulumkan s | City State ZIP Code | City State ZIP Code |
| 6. | Why you are choosing | Check one: | Check one: |
| | this district to file for bankruptcy | Over the last 180 days before filing this petition, have lived in this district longer than in any other district. | Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. |
| | | ☐ I have another reason. Explain. (See 28 U.S.C. § 1408.) | ☐ I have another reason. Explain. (See 28 U.S.C. § 1408.) |
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Debtor 1

Case number (if known)

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Tell the Court About Your Bankruptcy Case

| 7. | The chapter of the Bankruptcy Code you are choosing to file under | for Bank Cha Cha Cha Cha | cone. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing Inkruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Inapter 7 Inapter 11 Inapter 12 Inapter 13 | | | | | |
|-----|---|---|---|--|----------------|----------------|--|--|
| 8. | How you will pay the fee | loca your subr with I nec Appl I req By la less pay | will pay the entire fee when I file my petition. Please check with the clerk's office in your cal court for more details about how you may pay. Typically, if you are paying the fee purself, you may pay with cash, cashier's check, or money order. If your attorney is abmitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. The ed to pay the fee in installments. If you choose this option, sign and attach the population for Individuals to Pay The Filing Fee in Installments (Official Form 103A). The equest that my fee be waived (You may request this option only if you are filing for Chapter 7 by law, a judge may, but is not required to, waive your fee, and may do so only if your income is see than 150% of the official poverty line that applies to your family size and you are unable to any the fee in installments). If you choose this option, you must fill out the Application to Have the hapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. | | | | ly, if you are paying the fee order. If your attorney is pay with a credit card or check of the street of the stre | |
| 9. | Have you filed for bankruptcy within the last 8 years? | ⊠ No □ Yes. | District District | | When When When | MM / DD / YYYY | Case numberCase number | |
| 10. | Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate? | ⊠ No □ Yes. | District | | When | | Relationship to you Case number, if known Relationship to you Case number, if known | |
| 11. | Do you rent your residence? | □ No. Yes. | residence No. G Yes. f | landford obtained an e? so to line 12. | | | and do you want to stay in your Against You (Form 101A) and file it with | |

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Case number (if known

| . Are you a sole proprietor " of any full- or part-time business? | | Go to Part 4. Name and location of bus | iness | | | | |
|--|---------------|---|--|--|--------------|---------------------------------|--|
| A sole proprietorship is a | | | | | | | |
| business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or | | Name of business, if any | W. W | render deren erstere formattelskrip dere dere darit der det de | | | |
| LLC. | | Number Street | | | | | |
| If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. | | | | | | | |
| to this petition. | | City | | | State | ZIP Code | |
| | | Check the appropriate bo | x to describe | vour business. | • | | |
| | | ☐ Health Care Business | | | | | |
| | | ☐ Single Asset Real Est | ate (as define | d in 11 U.S.C. | § 101(51B) | 1 | |
| | | ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A)) | | | | | |
| | | Commodity Broker (as defined in 11 U.S.C. § 101(6)) | | | | | |
| | | ☐ None of the above | | | | | |
| For a definition of small business debtor, see 11 U.S.C. § 101(51D). | □ No. | I am not filing under Chapter 11. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. | | | | | |
| | ∟ Yes. | I am filing under Chapter Bankruptcy Code. | 11 and I am a | small busines | s debtor acc | ording to the definition in the | |
| Report if You Own o | or Have | Any Hazardous Prope | rty or Any | Property Th | at Needs I | mmediate Attention | |
| Do you own or have any | XI We | | | | | | |
| property that poses or is / alleged to pose a threat of imminent and identifiable hazard to | ☐ Yes | What is the hazard? | | | | | |
| public health or safety? Or do you own any property that needs immediate attention? | | If immediate attention is | needed, why | is it needed? | | | |
| For example, do you own perishable goods, or livestock that must be fed, or a building | | | | | | | |
| that needs urgent repairs? | | | | | | | |

ZIP Code

State

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Debtor 1

Document

Case number (if known)_

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

| I am not required to receive a briefing about |
|---|
| credit counseling because of: |

Incapacity. I have a mental illness or a mental deficiency that makes me

incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a

briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

| l am | not | required | to | receive | a | briefing | about |
|------|--------|-----------|------|----------|-----|----------|-------|
| cred | lit or | vunselina | ı bı | ecause d | ١f٠ | | |

☐ Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making

rational decisions about finances. Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-17876 Doc 1 Filed 05/27/16

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| | What kind of debts do you have? | 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17. | | | | | |
|---------------------|--|---|--|--|--|--|--|
| | | | | | | | |
| | | | ly business debts? Business debts restment or through the operation of the | | | | |
| | | ☐ No. Go to line 16c. ☐ Yes. Go to line 17. | | | | | |
| | | 16c. State the type of debts you | owe that are not consumer debts or bus | siness debts. | | | |
| | Are you filing under Chapter 7? | □ No. I am not filing under Ch | | | | | |
| | Do you estimate that after any exempt property is | Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? | | | | | |
| | excluded and | ☐ No | · | | | | |
| | administrative expenses are paid that funds will be | ☐ Yes | | | | | |
| | available for distribution to unsecured creditors? | | Decided the second of the seco | | | | |
| 18. | How many creditors do | X 1-49 | 1,000-5,000 | 2 5,001-50,000 | | | |
| | you estimate that you owe? | 50-99 | 5,001-10,000 | 50,001-100,000 | | | |
| • | owe? | ☐ 100-199 ☐ 200-999 | 10,001-25,000 | ☐ More than 100,000 | | | |
| 19. | How much do you | \$0-\$50,000 | □ \$1,000,001-\$10 million | □ \$500,000,001-\$1 billion | | | |
| | estimate your assets to | \$50,001-\$100,000 | ☐ \$10,000,001-\$50 million | 1 \$1,000,000,001-\$10 billion | | | |
| | be worth? | \$100,001-\$500,000 | \$50,000,001-\$100 million | \$10,000,000,001-\$50 billion | | | |
| nastalaki yihesia m | and the second section of the second section sec | \$500,001-\$1 million | □ \$100,000,001-\$500 million | ☐ More than \$50 billion Are accordant to the control of the cont | | | |
| | How much do you estimate your liabilities | \$0-\$50,000 | \$1,000,001-\$10 million | \$500,000,001-\$1 billion | | | |
| | to be? | \$50,001-\$100,000 \$100,001-\$500,000 | ☐ \$10,000,001-\$50 million☐ \$50,000,001-\$100 million | \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion | | | |
| | | \$500,001-\$1 million | \$100,000,001-\$500 million | ☐ More than \$50 billion | | | |
| ;a | 177 Sign Below | | | | | | |
| Fo | you | I have examined this petition, an correct. | d I declare under penalty of perjury that | the information provided is true and | | | |
| | | If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. | | | | | |
| | | | I did not pay or agree to pay someone and read the notice required by 11 U.S.C | who is not an attorney to help me fill out C. § 342(b). | | | |
| | | I request relief in accordance wit | h the chapter of title 11, United States C | code, specified in this petition. | | | |
| | | | It in fines up to \$250,000, or imprisonme | money or property by fraud in connection on the to 20 years, or both. | | | |
| | | Signature of Debtor 1 | F. Juch & Signature | e of Debtor 2 | | | |
| | | Signature of Debitor 1 | July | O OI DEDIOI Z | | | |
| | | Executed on MM / DD /Y | Executed YYY | ion | | | |
| | | | | 1707 (CE ([]]] | | | |

Case 16-17876 Doc 1 Filed 05/27/16 Entered 05/27/16 14:44:35 Desc Main Page 7 of 10 Document Debtor 1 Case number (if known) I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility For your attorney, if you are to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief represented by one available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no If you are not represented knowledge after an inquiry that the information in the schedules filed with the petition is incorrect. by an attorney, you do not need to file this page. Date Signature of Attorney for Debtor MM DD / YYYY Printed name Firm name Number Street City State ZIP Code Contact phone Email address

State

Bar number

Doc 1 Filed 05/27/16 Entered 05/27/16 14:44:35 Desc Main Page 8 of 10 Document Debtor 1 For you if you are filing this The law allows you, as an individual, to represent yourself in bankruptcy court, but you bankruptcy without an should understand that many people find it extremely difficult to represent attorney themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney. If you are represented by To be successful, you must correctly file and handle your bankruptcy case. The rules are very an attorney, you do not technical, and a mistake or inaction may affect your rights. For example, your case may be need to file this page. dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay. You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned. If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply. Are you aware that filing for bankruptcy is a serious action with long-term financial and legal consequences? ☐ No Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned? Did you pay or agree to pay someone who is not an attorney to help you fill out your bankruptcy forms? ZY-NO. Yes. Name of Person Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorpey may cause me to lose my rights or property if I do not properly handle the case. Signature of Debtor 2 Date Date MM / DD / YYYY Contact phone Contact phone Cell phone Cell phone

Email address

Email address

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

| ln Re: |) | |
|--------|--------------------------|----------|
| | | Case No. |
| | Debtor(s) Catinal, Bunch | Chapter |
| |) | |

List of Creditors

| Com Ed 3 Lincoln Center, Attn: Bunk Oak Brook Terrace, Il. Section 6018 | Lincoln Insurance 855 W. Washington Chicago, Fl. 60607 |
|--|--|
| Comcast 4851 N. Milwaukee Ave Chicago, IL. 60630 | T-Mobile USA P.O.B 53410 Bellevue, WA 98015-3410 |
| Bankruptcy Department P.O.BOX 309 Portland, OR 97207-0309 | |
| Santander Consumer USA P.O. Box 961245 Fort Worth, Texas 76/10) | |
| Sallie Mae | |

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